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HOUSING IN SASKATCHEWAN: SEMINAR SUMMARY

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SEMINAR SUMMARY

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PREFACE

The Institute of Urban Studies has, as one of its major commitments, the advancement of research in the field of housing. Under the leadership of our Assistant Director - Dr. Tom Carter - and our Research Officer - Deborah Lyon - the Institute organized and convened the first of a series of seminars on housing in April 1986 in Manitoba. This is a summary of the discussion at the second housing seminar, which was held in Regina, July 1986. It is our hope that these initiatives will be of benefit to all the various interests concerned with housing.

The Housing Seminars are designed to fulfill part of our mandate as a CMHC sponsored research centre. While the Corporation is not, of course, responsible for the contents of this summary, the Institute does wish to acknowledge its on-going support.

Finally, I encourage readers to write us regarding any of the information contained in these pages. We are anxious to have feedback.

Alan F.J. Artibise
Director

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1.0 INTRODUCTION

Two recurrent themes -- the public policy implications of rural transition in Saskatchewan, and the market impacts of a prevailing ethic of home ownership among the province's residents -- emerged from discussions at a seminar on Housing in Saskatchewan held in Regina in July 1986 (see Appendix A for the agenda).

Twenty-six participants from government, financial, house building, renovation, property development/management, and academic organizations engaged in a wide-ranging review of housing-related problems and prospects during the 1 1/2-day seminar sponsored by the Institute of Urban Studies and Canada Mortgage and Housing Corporation (see Appendix B for the list of participants).

Emphasis was placed on distinctive economic, demographic, housing and development trends that derive from Saskatchewan's position as one of the most rural provinces in Canada. Some of the most intense discussion centred on the sensitive and knotty issues of how to deal with declining rural communities, and whether public policies and processes should explicitly encourage rural transition, including regionalization or rationalization of settlement and services.

In terms of home ownership, several seminar participants stressed that this is the primary housing goal of Saskatchewan residents -- one that is promoted by the provincial government, and that favours production of single-family dwellings. However, this emphasis may be at the expense of a healthy rental market. High turnover and vacancy rates, and depressed rent levels, were attributed in part to a perception among consumers that the rental option is a short-term form of accommodation prior to home ownership.

Among other highlights:

-- Continued volatility and slow, if any, real growth in the economy were projected over the short term, primarily due to low prices for grains, oil and potash, but also due to weaknesses in construction and manufacturing. More stable inflation rates and lower, more stable interest rates have encouraged housing construction and sales. However,

continuation of these favourable conditions may be offset to some extent by projected declines in personal and personal disposable incomes in the 1987-89 period.

-- Mixed perspectives were presented on the outlook for new housing construction. On one hand, it was argued that socioeconomic and lifestyle changes, coupled with long-term stability in demand, give cause to be bullish about the marketplace. On the other hand, it was stressed that demographic factors which spurred housing activity in the 1960s and 1970s are expected to wane, and current levels of activity may be among the highest to occur over the next 15 to 20 years. Key market influences include the behaviour and preferences of: (a) the newly emerging population of elderly persons; and (b) the post-Second-World-War baby boom generation as it moves through the life cycle.

-- Given continued adverse economic conditions in Saskatchewan, rental markets are projected to remain weak for at least the next two years. Some projects, notably in Regina, already are encountering financial difficulties because they are not realizing projected rental revenues.

-- Housing renovation and rehabilitation were identified as potential growth areas given the aging of the housing stock and increased interest in this kind of activity within the construction industry. Particular concern was expressed about the impacts on housing quality and values of a perceived tendency among home owners to defer all but essential or cosmetic maintenance and upgrading.

-- Recent changes to the federal Residential Rehabilitation Assistance Program (RRAP) were criticized, particularly with regard to removal of geographic targeting under the program; the introduction of absolute income cut-offs in place of the former sliding-scale approach to determining eligibility for assistance; and the protracted review process which impeded program delivery and resulted in staff lay-offs in some municipalities.

-- Housing for native persons was identified as a critical issue -- particularly in terms of the quality and concentration of assisted rental housing in urban areas.

-- The concept of mortgage-backed securities was promoted. However, questions were raised about whether other alternatives might be tapped to achieve the same objectives. Concern also was expressed about a high degree of liquidity in the industry at present and whether resultant aggressive lending may compromise underwriting principles.

-- Seminar participants were challenged to consider innovative

means by which the housing needs of rural communities might be met, especially those where private markets are weak but there appear to be positive opportunities for investment. Suggested options included: joint ventures involving the private, public and third sectors; more flexible unit design capable of multiple use; and ways to produce the kinds of economies of scale that would attract private sector activity.

A summary of seminar discussions and informal presentations is presented below. Appendix C contains background demographic and housing data.

2.0 SOCIOECONOMIC AND DEMOGRAPHIC CONTEXT

Projections presented at the seminar did not portray an optimistic context for housing activity over the short to intermediate term. The forecasts were qualified by the uncertainties affecting the provincial economy, and by a general recognition of the limitations of predictive analysis. Among these limitations:

-- It was suggested that predictive models should incorporate a broader range of socioeconomic variables, taking into account emerging or qualitative influences on housing markets and avoiding straight-line extensions of past trends and experience.

-- It also was suggested that certain types of variables should be refined, especially in terms of assessing the affordability of shelter for population subgroups such as elderly persons. It was noted that the ratio of shelter costs to income was a crude measure of affordability for elderly persons who may have assets that are equivalent to income but are not measured as such by Statistics Canada.

-- A question was raised as to whether and, if so, how to stretch the time frame for analysis and planning beyond the commonly used three to five-year period. Note was made of the difficulty of developing reasonable assumptions for longer periods. Also raised were the issues of updating data, and testing or revising decisions about development in light of the availability of more contemporary information.

Some seminar participants protested the "doom and gloom" orientation of the forecasts presented. An analogy was drawn with the pessimism that followed the Second World War in which people failed to foresee the kinds of physical and economic growth that subsequently occurred. Confidence was

expressed in the resiliency and underlying wealth of the economy, and in the ability of people to apply creative responses to problems or unforeseen developments.

2.1 Economic Overview

Provincial economic performance has been sluggish during the 1980s; the most optimistic outlook is for continued slow, if any, real growth in the short term.

Real growth in the gross domestic product (GDP) was below the Canadian average during 1981-85 (i.e., an annual average of about 1.3 per cent compared to about two per cent for Canada as a whole), and significantly lower than the growth experienced in the 1960s and 1970s. Per capita income also has shown no appreciable increase since 1981. The service sector and, until recent months, a relatively buoyant oil industry had compensated for troubled components of the primary and secondary sectors (i.e., agriculture, potash, other mining, construction and manufacturing). However, sharp decreases in international oil prices have had a quick, negative impact on employment and income as a result of a substantial drop in drilling activity.

Some economic indicators showed positive development in 1985 over 1984, but improvements in capital spending were due largely to the mining sector, especially oil; while a modest increase in dwelling starts followed a substantial decline in starts between 1983 and 1984. Saskatchewan has maintained one of the lowest unemployment rates in Canada but concerns were expressed that some of the key goods-producing industries are not very labour intensive and that there could be significant hidden unemployment in the farm economy.

Over the short term, the unemployment rate is projected to continue to decline; inflation, to stabilize at a rate of three or four per cent per annum; and interest rates, to remain fairly stable. However, personal and personal disposable incomes are expected to decline in each of the years between 1987 and 1989. Real growth in GDP is uncertain -- projections for

1986 alone vary from 1.5 to four per cent (and, in some cases, higher) depending on assumptions made about grain and oil prices/markets.

It was stressed that over the longer term adjustments will have to be made to lower, more incremental levels of growth since rates of five or six per cent, as experienced during some years in the 1960s and 1970s, were historical anomalies. It also was argued that government spending could not continue to outpace inflation as it had during a number of years since the 1940s when it started from a relatively low base and occurred in a context where high real growth was attainable.

2.1.1 Rural Economic Conditions

Performance in the agricultural sector -- and public policy responses to same -- are key factors in the fate of Saskatchewan's economy; the pace and nature of rural transition; and, ultimately, the health of the housing industry. During the 1980s, this sector has been buffeted by low international commodity prices; large international commodity supplies; intense market competition (in particular, aggressive marketing by the United States and competition between that country and the European Economic Community); U.S. farm subsidization; local drought conditions and grasshopper infestations. Since 1981, farm cash receipts have declined in real terms, and the share of grain exports relative to the total value of provincial exports has dropped from 41 to 32 per cent. In turn, low demand and prices for potash are likely to persist because of the tie between this industry and agriculture.

During discussions on rural housing, 14 centres were singled out in terms of their population/economic growth or stability, and their potential for housing and other investment. Inclusion of some of the communities on the list was questioned, given that they are single-industry towns (e.g., reliant on potash) or in some other way affected by economic problems. However, it was argued that growth is spurred by diverse factors in several of these communities -- the key is to identify which communities are truly viable and, in turn, what this means for housing construction and renovation.

Several participants noted that a recent Saskatchewan task force on rural development supported the promotion and maintenance of a strong, diversified rural economy. Nonetheless, it was acknowledged that there are communities in decline, especially those under 500 persons. This creates thorny public policy issues regarding investment, services and settlement.

2.2 Demographic and Socioeconomic Factors

Seminar participants voiced somewhat divergent perspectives on the meaning of demographic and socioeconomic trends in relation to future housing activity in Saskatchewan. However, there was agreement that the kinds of demographic pressures which contributed to high levels of new starts in the 1970s are now waning. Moreover, the typical or standard housing start no longer is necessarily a suburban bungalow of three or four bedrooms and a two-car garage. Indeed, the question was raised as to whether the existing stock of such housing will become obsolete and require alteration for re-use.

Factors expected to influence future housing markets were identified as follows:

- Population growth, which has averaged about one per cent per year, is projected to remain near this level to the 1990s when it may begin to decline -- perhaps to about 0.5 per cent or less by 2000. This change will mean growth of 7,000 to 7,500 in population or about 2,600 households per year, compared to the 1980s when 10,000 to 12,000 people or about 4,000 new households were added annually. The change would translate into a decline of about 35 per cent in annual housing requirements based on population growth.

- Economically-induced internal and external migration is a significant factor in Saskatchewan housing markets. Internal rural-to-urban migration over the past two decades has contributed to an increasingly urbanized province; in particular, to population growth in Regina and Saskatoon. Much of the shift came from the rural farm population, particularly an outflow of younger persons seeking economic opportunity elsewhere. However, a number of smaller centres (500/1,000 to 5,000 in population) appear to be stabilizing; there are more commuter communities; and more small industrial towns. These developments have been associated with increasing urban expectations and housing requirements. Overall, however, urban concentration to 2000 is expected to continue to favour housing

development in Regina and Saskatoon.

-- In terms of migration to and from Saskatchewan, it was projected that only marginal net in-migration may occur. This is unlikely to generate significant new housing demand. The Saskatchewan Housing Corporation, however, was optimistic about the level of net in-migration in its recently published dwelling start projections for the 1990s.

-- Stabilization of average household size following a sharp drop in the past two decades, coupled with a decline in the proportion of the population in the family formation years (age 20 to 34), likely will reduce pressure for new housing. As well, there is no mini-baby boom to stimulate demand in the 1990s. Nonetheless, the post-war baby boom generation will continue to strongly influence the market as it passes through the life cycle.

-- Non-family households are expected to grow at a more rapid rate than family households over the next 15 to 20 years, spurred by the incidence of 'never nesters', unrelated individuals living together, and, perhaps, accelerated household break-up due to changes in Canadian divorce law. Increased numbers of single elderly households can also be expected as the population ages. These lifestyle and demographic factors may counterbalance the loss of market pressures based on population growth and family formations, but the nature of the resulting demand will require non-traditional housing types, designs and, perhaps, tenure forms, seminar participants were told.

-- Increased female participation in the labour force, and increased professionalization of female workers, were seen as positive developments in terms of affordability and stimulation of demand for up-scale housing among high-income, two-earner households. However, it was argued that some 16 to 20 per cent of households will continue to have affordability problems, especially among those who are single parents, over age 50, or of native origin. In addition, incomes are expected to grow only modestly in the next five to 10 years, and are not expected to display the same favourable performance relative to housing costs as in the recent past. Unemployment also will continue to impact negatively on affordability; it was suggested that this relationship, in particular, warranted study.

2.2.1 Elderly Persons

The proportion of the Saskatchewan population aged 65-plus is projected to increase to 15 per cent by 2006 compared to 10 per cent in 1971. Four issues were highlighted in discussions of the resulting impacts on housing:

- Pension reforms of the 1960s and 1970s are expected to result in continued improvement in housing affordability among the elderly population. However, it is expected to be into the 1990s before the effects are fully realized and this subgroup is expected to continue to experience affordability problems.

- Retirees may initiate a new wave of rural-to-urban migration, seeking improved levels of medical and other services. Some smaller communities already display very high median ages and could provide the impetus for migration.

- Greater innovation in provision of housing alternatives for an aging population, and greater private sector involvement in this submarket, were identified as needs. Some assisted rental projects for seniors currently are under pressure from higher-income applicants because there are few, if any, private market options of this kind, the seminar was told. Private developers were encouraged to proceed with seniors' projects -- both to facilitate the 'filtering process' by enabling elderly home owners to move from their dwellings, and to ensure that assisted projects are targeted to those in financial need.

- Divergent views were expressed on the housing type and locational preferences of elderly consumers. In particular, high-rise social housing projects in downtown Regina were questioned by participants who argued that a growing number of seniors in older suburban neighbourhoods do not identify with the downtown, except for shopping purposes, and would prefer low-rise accommodation in or near their present location. In response, it was noted that density and height are a function of the economics of downtown redevelopment, and an attempt on some sites to recoup or minimize losses from poor land acquisition decisions made in the past by the public sector. Even in older suburban areas, more dense development may be required than consumers or residents would like in order to avoid significant provincial subsidy on per unit costs. Moreover, it was argued, central locations provide transportation and service accessibility benefits not available in suburban neighbourhoods.

- It was noted that redevelopment in Toronto's St. Lawrence area offered an example of innovative subdivision and design to enable high-density but low-rise projects. There also are examples of sensitive, quality infill in Saskatchewan but, if activity in residential areas is to receive priority, serious thought will have to be given to the target groups to be served and how costs will be shared, including municipal involvement, it was argued.

2.2.2 Native Persons in Urban Areas

Affordability, quality and location will continue to be critical issues affecting native persons in urban areas, the seminar was told. In Regina, where some 30 per cent of the population may be of native ancestry by the early 1990s, 1,000 to 1,500 native families currently are on the various waiting lists for assisted housing. Although there may be some duplication amongst the lists, this kind of pressure is not expected to abate, reflecting continuation of relatively high unemployment and low incomes among this subgroup.

The Saskatchewan Housing Corporation has worked with native non-profit organizations to acquire or transfer housing units for native rental and administration. Two major concerns have been the geographic concentration and poor or deteriorating quality of the units. The desire is to find better, newer units for acquisition and to pursue selective, high-quality projects; however, there are concerns about potential conflicts with existing communities that may result from this approach.

Persistent tensions between integration, on one hand, and native self-government, on the other hand, are critical aspects of the evolution of Saskatchewan society. The role for housing policy and programs is to help set the context for change, it was suggested.

2.2.3 Home Ownership Ethic

Home ownership, especially of single-family dwellings, is a widely-held goal among Saskatchewan residents, and one which the provincial government wishes to stimulate as a matter of policy because of the perceived benefits it brings in terms of commitment to the province and stability for planning and development purposes. It was noted that this objective should be viewed in the context of: (a) a population/labour force that can be highly mobile and opportunity-driven; and (b) a still-prevalent ethic of self-help and non-reliance on government.

This orientation has not been supportive of a strong rental sector; nor has it given impetus to innovation in tenure options and alternative housing

types for non-family households, the seminar was told. In terms of financing, the orientation has contributed to a number of young (under 25), first-time buyers in the market who have relatively high, perhaps unrealistic, expectations but little equity. The recent prevalence of federal and provincial grants for first-time home purchases has produced an expectation in the marketplace that such assistance will continue, and a perceived tendency among potential buyers to bide their time until grants are offered.

2.3 Projected Housing Activity

There was agreement among participants that demand for new housing in Saskatchewan is expected to stabilize over the next 12 to 15 years, but some difference of view emerged as to whether to be 'bullish' about overall prospects. Demographic trends appear to point to significantly lower housing requirements and levels of activity, but lifestyle, replacement and economic factors could offset or redistribute the impacts of these apparent trends, it was noted. The Saskatchewan Housing Corporation has projected that the level of starts to 1994 will average that experienced during much of the 1960s and 1970s, but that the mix of type (single vs. multiple) and area (urban vs. rural) will be significantly different than in the previous period (see Table 1). Prospects for increased renovation/rehabilitation activity appear brighter, the seminar was told. However, in either case, further readjustment can be expected in the housing industry in terms of down-sizing and/or adaptation to the requirements of renovation activity.

3.0 PUBLIC POLICY CONTEXT

Three general issues were raised:

-- The intent of senior governments to disavow ad hoc use of the housing sector as an economic stimulant was welcomed, but doubt was expressed about the ability of the public sector to maintain this stance in politically difficult times given the short-term economic benefits that can be obtained by stimulating construction. Because demand can be, and has been, turned on and off by government measures, long-term planning does not exist in the housing industry to the extent that it should, seminar participants were told.

TABLE 1

Dwelling Starts in Saskatchewan by Area and Type
(Five-Year Averages)

		By Area			By Type		
Period	Total	Urban	%	Rural	Single	%	Multiple
1961-65	6,253	56.3		43.7	76.5		23.5
1966-70	5,404	62.3		37.7	62.8		37.2
1971-75	6,596	64.8		35.2	77.4		22.6
1976-80	10,697	69.3		30.7	57.2		42.8
1981-85	6,128	78.1		21.9	51.8		48.2
Projected - - -

- Satisfaction was expressed with improvements in consultation between the housing industry and the three levels of government, but concerns were raised about intergovernmental consultation, particularly between the municipal and senior levels. Specific dissatisfaction was voiced with the recent consultative process leading to changes in federal housing policies/programs, including RRAP. Divergent views were held among seminar participants as to the effectiveness of this process.

- Adherence to a 'project' approach to assisted housing, and a preoccupation with 'maximum unit price', are impediments to acceptance of senior government housing programs in residential communities and among the native population, it was argued. 'Projects' engender resistance because their design, quality and density tend to distinguish the housing and its occupants from the remainder of the community.

3.1 Federal Government Policy

Creation of a climate of stability under which private house builders can function is of paramount importance in the federal government's revised policies and programs, seminar participants were told. The objectives are to encourage stability in interest rates, and to not stimulate the housing sector through ad hoc, short-term measures. It is hoped provincial governments likewise will not attempt to "toy" with the marketplace through ownership incentives or rent controls.

In terms of social housing, it was stressed that the federal government intends to end a situation whereby only about one-third of units were going to households in need. Under the revised policies/programs, the provinces, as delivery agents for federal programs, will be required to direct social housing units to households in need. There are an estimated 66,000 such households in Saskatchewan; the policy changes will enable 2,600 new clients per year to be assisted within existing resources. The seminar was told that this does not mean a return to the discredited public housing policies of the 1960s; rather, there will continue to be income mixing through small-scale, scattered projects and flexibility in program design to enable inclusion of households not in core need (although federal subsidies will not apply in these cases).

It was stressed that the changes are designed to improve efficiency of resource use and program delivery given that nearly 90 per cent of the federal housing budget is locked into previous commitments. Under new global and operating agreements with provinces, much more intense cooperation will be required between federal and provincial officials. Conflicts may arise but, in general, it is anticipated that the agreements will reduce duplication in government programming and increase resources for social housing.

Formation of a national housing research committee was welcomed as offering the potential to revitalize activity in this area in Canada.

Several issues were raised with regard to federal policies/programs:

-- It was observed that rent controls originally were introduced as a result of federal initiative. There should be an incentive for provinces to now extricate themselves from this sensitive policy area, just as there was for them to enter it. This would be an appropriate time to move in Saskatchewan since markets are depressed and there is little pressure to increase rents; moreover, it was suggested that controls are a hidden taxpayer subsidy to renters which should be discontinued.

-- Concerns were raised about the rigid nature of targeting social housing units and interpreting core need. Some 90 per cent of the Saskatchewan public housing portfolio is allocated to households in core need; the remainder provides flexibility to accommodate unique situations. The new criteria eliminate that flexibility but, it was suggested, the federal government may have to retreat from its interpretation of core need as operating experience is gained with the policy/program changes.

-- It was agreed that non-profit and cooperative housing units had not been well targeted in a number of instances. The federal government should be examining options to convert that portfolio so that it can be used by households in need or, alternatively, to dispose of some of the units in the private market.

-- The potential for conflict was noted between the orientation of federal policies and a desire expressed during the seminar to support downtown revitalization in Regina and Saskatoon. For renewal to be effective, housing cannot be removed from the mix of new uses, yet a successful housing component may require different rules than those related to core need or public disengagement from stimulative programs.

- Federal policies/programs should not be so rigid as to fail to recognize needs as they arise in the marketplace, or to acknowledge that there are 10 provinces, each with distinctive aspects to their housing markets. In Saskatchewan, for example, rural housing issues are much broader than ones related to core need since in many localities there is no private sector activity or marketplace. The issue of the availability of alternative accommodation then becomes one the public sector must address, it was argued.

- Extensive discussion occurred on changes in the federal RRAP criteria (see Section 6.0).

3.2 Provincial Policy

Saskatchewan is actively preparing to be involved in mortgage-backed securities once appropriate changes are made in the federal Interest Act, the seminar was told. While the securities will entail some consumer trade-offs (e.g., in terms of mortgage prepayments), the benefits of reintroducing long-term stability to mortgage markets are expected to outweigh the disincentives of the securities concept. The recent shift from long-term, fixed-rate to short-term, flexible-rate mortgages has improved liquidity and flexibility in the marketplace, but it also has increased consumer vulnerability and uncertainty for development planning/activity. More than half of current mortgages are for terms of two years or less. The view was expressed that this is an unhealthy situation that exposes consumers to undue risk. The mortgage-backed securities concept will address this problem over time while concurrently dealing with liquidity concerns.

Until the securities are a prominent force in the marketplace, a federal-provincial program of mortgage interest rate reduction should be in place, the seminar was told. In addition, refinements in the national mortgage insurance program should focus on provincial needs -- in Saskatchewan's case, this would include recognition as equity of the province's $3,000 grant for the purchase of newly-constructed homes. It was noted that the province intends to continue this grant program because in perceives that there are affordability or equity problems among young, first-time buyers.

The Saskatchewan Housing Corporation (SHC) is disengaging from an active role on the supply side of the housing market. Prairie Housing Development, a non-profit subsidiary established in 1977 to build and manage rental projects in selected centres, was dissolved in 1985. It is anticipated the private and non-profit sectors will pursue the kinds of activities this subsidiary had undertaken. In addition, SHC will be disposing of its residential land bank in a planned manner given that the bank is no longer an inflating asset and given the holding costs for some pieces of land that were poor purchase decisions. If necessary, SHC will intervene selectively to make future acquisitions where these are deemed to be in the public interest, the seminar was told.

The province intends to continue a 25 per cent, up-front, capital grant to private non-profit sponsors of elderly persons' housing. As a group, senior citizens are expected to become more affluent. The capital grant is perceived as an appropriate response to encourage private sector involvement in this submarket without locking the province into a long-term subsidy arrangement. Some concern was voiced, however, that the very needy may not have an advocate or sponsor to obtain funding under the program.

During discussions, questions were raised about the mortgage-backed securities concept -- in particular, whether alternatives such as split titles had been fully explored. Government readiness to subsidize the real rate of return to investors also was questioned. In response, it was suggested that while the overall public subsidy bill for housing will not grow significantly in the next 15 to 20 years, the mix of subsidies will change. 'Leverage' subsidies to encourage particular types of activity or investment are expected to have a larger role in future.

3.3 Municipal Policy

The role of municipalities in housing policy could well be one of the key issues of the 1990s, seminar participants were told. While concern was expressed that municipalities are essentially recipients of senior government programs, it also was noted that until recently local governments had not

sought to establish a place for themselves in housing policy. This is changing as politicians and planners increasingly recognize, for example, the long-term costs of suburban tract development compared to infill housing.

Note was made of two examples in Saskatchewan in which municipalities have been active in housing/neighbourhood development.

Saskatoon has played a long-standing role in public land banking. At present, a joint municipal-provincial partnership and two private sector developers are the major holders of land for development in the city. From a builder's perspective, the public land bank provides relief from the need to carry an individual inventory, as long as there is ready access to land as it is required. This generally has been the case in Saskatoon. However, from a developer's perspective, the municipality's power of expropriation provides an acquisition tool that is not available to the private sector and a cost structure that may not be relevant to private actors in the marketplace. Given that initial advantage, disposal of the land at less than market value is perceived to be an unfair and imprudent practice. While one justification for the land bank is that it keeps land prices down, it was noted that some cities which do not have a banking program have not experienced major increases in cost. The question was raised as to how significant a banking program is versus market factors, particularly in weak market areas.

In Regina's case, discussion centred on the city's programs to renew inner city neighbourhoods and public infrastructure (see Section 6.0).

3.4 Rural-Urban Transition

Some of the most intense discussions focussed on the public policy implications of the interrelated issues of urbanization, declining centres, and service delivery to small urban, rural and remote centres. The most sensitive questions concerned what role public policy should play in explicitly directing the pace and nature of rural change -- in particular, what should be done about communities that appear to have no future; and whether strategies of regionalization or rationalization should be employed in

service delivery.

It was noted that over the past 20 to 25 years locational decisions by the public sector affecting rail line abandonment, or placement of public buildings and assisted housing, had tipped the balance in favour of some communities over others -- but not as part of a coherent, long-term strategy. Within the provincial government in recent years, two trends have emerged: (a) increased interdepartmental consultation and coordination on service delivery issues; and (b) increased recognition that public investment should not be channelled to communities or areas in decline but, rather, should be concentrated where growth is foreseen. However, no department has a lead role in coordination or development of strategy; there are structural impediments to gaining acceptance of the concept of, and identifying, urban growth centres; and explicit strategies of this kind are not considered politically palatable, the seminar was told. Indeed, a recent Saskatchewan task force identified the main issue as one of economic diversification to strengthen the rural economy and overall rural development. In terms of housing, it was observed that decisions to place public and elderly persons' units in very small centres, where there are now fairly high vacancy rates, seem to imply that Saskatchewan has a 'Stay Option' policy.* The question was raised, however, as to whether such a policy does justice either to the system or to community residents in terms of the services which can/cannot be provided.

It was asserted that provinces such as Saskatchewan and Manitoba could not continue to geographically spread public resources as they had in the past; rather, they will have to address options such as urban-based growth centres. In terms of efficiency alone, it was asserted that there will have to be a move to centres of service over the next decade in Saskatchewan.

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* Stay Option was a Manitoba government policy of the early 1970s to encourage people to remain in small urban and rural centres by improving economic prospects and quality of life in these areas.

However, questions were raised about how far a government can go in defining on a long-term basis where people should live, and what priority physical or efficiency imperatives should have over human and social considerations. For example, how could a government justify not building elderly persons' units in a small centre where there is a distorted demographic profile due to outmigration of the young, yet the community otherwise wishes to remain intact and support an aging population? A decision to build would reflect sensitivity to social and human factors, but also may be appropriate from an overall systems perspective if it avoids dislocation, extended nursing care and other long-term costs, it was argued.

Seminar participants were urged to consider innovative means to deliver services to smaller settlements; in particular, to build up the role of community support services. It also was suggested that rural perspectives on adequate housing standards may differ from urban or program delivery ones. In this context, provision of new units should not necessarily be a prerequisite to maintenance or improvement of services.

Moreover, it was argued that rural areas offer some significant opportunities for new construction, renovation and other investment. While prospects vary considerably and a number of communities of less than 500 in population must be viewed as high risks, there are other communities which have experienced significant population and economic growth or stability. One key to tapping the opportunities presented by their housing requirements is to encourage more private and non-profit sector involvement in these centres -- in particular, to develop innovative partnership arrangements, and to improve potential economies of scale by tapping opportunities in aggregate rather than on a diffuse, single community basis.

The rate of urbanization was a significant factor in generating demand for housing in Saskatchewan during the 1960s and 1970s, but the future pace of urbanization and nature of rural transition are uncertain, it was acknowledged. Much depends on how far commodity prices will drop, how long they will continue to be depressed, and the response of households and the public sector to this economic context. It was noted, for example, that the

federal government has a new exit program to facilitate rural transition. The influence of current and emerging generations of elderly persons also is uncertain. Will they wish to stay in their current communities or migrate to larger centres? Will the preferences and market behaviours of emerging generations differ significantly from those of the current generation?

4.0 HOME OWNERSHIP

The markets in urban Saskatchewan generally are considered to be solid, stable and oriented to single-family dwellings. In terms of new construction, they also are consumer-driven at present. Most new construction is customized and pre-sold; consumers are getting custom homes for production prices. Builders, however, do not have the same efficiencies of scale and repetition that occurred with standardized tract development, seminar participants were told.

The post-war baby boom generation continues to be the major factor in the marketplace. These buyers are well informed, individualistic, demanding and quality (vs. price) conscious. While it sometimes is difficult for the industry to meet their expectations, they have been a positive influence on innovation in construction and housing finance.

Single and separated or divorced households, many of which consist of professionals or other persons with substantial incomes and a desire for home ownership, have been ignored by the single-family home builder and left to the rental market. This is changing as developers realize the market potential and as acceptance grows in Saskatchewan for condominium tenure.

Somewhat different perspectives were outlined on the roles of first-time buyers and empty-nester households in the marketplace. In the case of the former, it was suggested that there are a significant number of first-time buyers under age 25 which reflects confidence in Saskatchewan and bodes well for future housing activity. However, it was noted that first-time buyers are a declining market in general. At present, they also appear to be hesitant

to make a move into the market unless there is some form of subsidy available. Downpayments continue to be their biggest obstacle in entering the market.

Empty nesters were perceived to be a significant factor in the move-up market, but a lack of urgency is evident in their market behaviour. Moves generally are spurred by a desire to free up the equity in their dwellings. However, the equity recovery may not be that great because property values (i.e., in Regina and Saskatoon) have not escalated to the extent that they have in cities such as Toronto or Vancouver. This, in turn, affects the capacity of empty nesters to take up other housing options.

Despite a generally optimistic overview, a number of issues concerning ownership markets were noted by seminar participants:

- In rural areas and small centres, the marketplace can be weak or non-existent. Availability of both ownership and rental accommodation is often a more significant problem than affordability. The concentration of elderly persons in rural areas adds another dimension to this problem. Some 54 per cent of Saskatchewan's senior citizens live in rural areas, comprising 13 per cent of the total rural population (compared to 11 per cent of the urban population).

- Lack of market pressure often means that property values, including land values, in central parts of the major urban centres cannot be maintained. This, in turn, affects the equity level that can be realized on sale of the property and the economics of undertaking housing rehabilitation. In downtown Regina, lack of market pressure has led to underdeveloped land and land ripe for redevelopment that is not being picked up because of overall assembly and holding costs. Quick accessibility between the suburbs and downtown, and uncertainty about the investment context in the inner city, were identified as contributing factors in this depressed market situation.

- It was suggested that the housing industry could do more to direct or create demand for specific housing types or locations. In particular, the private sector could be more innovative in approaches to housing redevelopment in downtown cores, rather than relegating downtown renewal to the public sector. More also could be done to improve the efficiency of the way people are housed -- not only from a consumer perspective but in terms of community or regional efficiencies. Questions were raised as to whether the apparent preference in Saskatchewan for single-family dwellings reflected consumer

choice or lack of alternative housing types in the marketplace -- especially alternatives that were not exclusively at the higher end of the market.

-- Condominiums as an alternative form of ownership and housing type have been slow to catch on in the marketplace, although some up-scale projects have been gaining acceptance. The market is still tentative, however. From a consumer's perspective, there are two main impediments: (a) relatively little difference between the costs of a condo and a detached, single-family dwelling; and (b) an uncertain resale market. At present, the costs of land for a multiple-unit condo project, coupled with the costs of amenities and landscaping, more than exhaust the savings to be obtained through common walls and other benefits of a multiple-family structure. Final unit price may be equivalent to or exceed that of a detached house in Regina or Saskatoon. From a developer's perspective, the fledgling nature of the market means that a project's size must be carefully selected to ensure sale of units at value and that units do not compete against one another at resale.

-- It was noted that the speculative aspect of home ownership has dissipated and that windfall gains can no longer be obtained by this means. However, consumers still perceive ownership to be a better investment than renting although this perception may not be supported by market trends.

-- Concern was expressed about an apparent widening of the gap between the higher value of new construction and the resale value of the unit. Consumers who remain in their home for three-to-five years may not be affected by this factor, but owners who remain for two years or less are. In essence, it means consumers are paying a premium for new construction.

-- Concern also was expressed about deferred maintenance by home owners -- i.e, the failure to upgrade or modernize units in addition to basic repairs or cosmetic upkeep. It was argued that the degree of deferred maintenance has a greater impact on housing values than is generally acknowledged.

-- The 'new age' of consumerism has led to some fundamental changes in the way housing transactions are conducted -- with much more emphasis on legal consultation and less on the traditional handshake. Liability insurance also has become a costly factor in the industry, it was noted.

-- The problems and needs of older suburban neighbourhoods (i.e., those built during the 1940s and 1950s) likely will emerge as key issues during the 1990s as these areas undergo physical, ownership and other changes.

4.1 Financing

Stability in Saskatchewan's home ownership marketplace is reflected in its favourable mortgage arrears record. Seminar participants were told that accounts 90 days-plus in arrears appear to comprise an "extremely low" 0.5 per cent of mortgage portfolios. Marital separation and unemployment are the major reasons for defaults.

Several developments in housing finance were outlined:

- Increasing numbers of consumers are coming to the marketplace with significant equity in hand due to savings or equity that has been built up in a previous home. However, a significant number of first-time buyers under age 25 are entering the market with very little equity but high, often unrealistic expectations of the type of unit they can obtain. The former Registered Home Ownership Savings Program did help bridge the equity gap but it is apparent the federal government considered the program's disadvantages as a tax loophole significant enough to discontinue it. At the same time, there are fewer high ratio mortgages requiring insurance — on a national level, there has been a 30 per cent decline in demand for mortgage insurance over the past 10 years.

- Mortgage holders are paying their mortgages off or down at a much more rapid pace than in the past. Interest rate increases and fluctuations in recent years have made consumers much more aware of the costs of borrowing. It was suggested that this trend may intensify if the federal government were to remove the annual $1,000 interest deduction from personal income taxes, a move that has been mooted in the past.

- Concern was expressed about an apparent erosion of consumer values in terms of financial responsibility. While the 'Calgary scenario' of significant numbers of persons walking away from their debts may not occur in Saskatchewan, the impact of this change in values should be considered for appropriate counter-action.

- In terms of the finance industry, there is a very high degree of liquidity at present, reflected in the apparent absence of a risk premium in loan commitments. Concern was expressed that aggressive lending by those relying on mortgages for investment could compromise underwriting principles.

- The industry has made a significant turnabout in recent years regarding acceptance of a second household income. With the continued and increasing role of women in the workplace, the

durability of the second income is more fully accepted than in the past. This makes home ownership available to a wider group of two-income households but it may leave the single parent (unless he/she has a relatively high income) to the rental market. As well, it tends to reward the debt-carrying rather than the savings capacity of a household and, perhaps, to encourage a greater level of expectations and debt than might otherwise occur, especially if consideration were given to the potential for financial mismanagement; loss of the second income due to unemployment or marital break-down; or failure to attain the projected level of income such that the second income must always be in place.

4.2 Developers/Builders

The Saskatchewan industry, especially in the ownership marketplace, was characterized as very competitive. This reflects more builders sharing a smaller market than in the past, and a population that can be highly mobile in terms of in- or out-migration when economic conditions warrant.

This competitiveness is positive in terms of house prices and industry innovation. However, the relative ease with which actors enter and exit the industry has meant a lack of continuity, and a tendency for liaison with government to occur with those who have been around the longest rather than those who may have the fresh ideas, seminar participants were told

A number of structural changes are underway in the industry:

-- down-sizing to reflect reduced levels of activity relative to the latter 1970s

-- a shift to renovation/rehabilitation activity (considerable interest has been shown in seminars and other means of retraining/upgrading for this type of activity; in general, however, this sector of the industry remains fragmented)

-- an apparent decline in the role of self-builders in the market. In Saskatoon, for example, less than 30 per cent of the market is composed of persons building their own homes compared to 40 to 50 per cent in previous years.

5.0 RENTAL ACCOMMODATION

Rental markets in Saskatchewan are expected to remain weak for at least the next 18 months to two years, reflecting:

- relatively sluggish performance of the provincial economy contributing to transiency and out-migration
- adverse economic conditions in local markets (e.g., in Lloydminster, the vacancy rate rose to 10 per cent by the spring of 1986, compared to one per cent last fall, due to a large project coming on-stream at a poor time)
- continuation of higher levels of unemployment, especially among the young
- an increase in house sales related to declining interest rates
- a differential between the average monthly costs of home ownership and average rents that is not sufficiently large to act as a disincentive to the purchase option.

Conditions vary in the 10 centres large enough to have active rental markets but, in general, this sector is characterized by high rates of vacancy and depressed rent levels. Some landlords have not increased their rents for two years; others have instituted move-in bonuses, effectively decreasing rents. In Regina, corporate landlords commonly face vacancies of 10 to 15 per cent; the situation in Saskatoon is similar.

As a result, some projects are in financial difficulty because projected rental revenues are not being realized. For corporate landlords who built projects under the Multiple-Unit Residential Building program (MURB), the situation has been exacerbated by high interest rates and a program requirement for five-year mortgage terms. Many landlords had to renew these short-term mortgages during the early 1980s when interest rates were high. MURBs, it was noted, were built on the assumption that inflation rates would continue to be double-digit and, thus, would bridge the gap between economic and market rents. This occurred until 1981 when inflation began to moderate and interest rates increased. Subsequent federal and provincial grants to home buyers contributed to increased vacancies. Because MURB owners tend to

see the projects as tax shelters rather than as investments, they are not interested in cash calls or other measures to help improve the situation, the seminar was told.

Current renters tend to be short term, waiting for the next home-purchase grant or a further decline in mortgage rates. In Regina, turnover of 60 per cent/annum has been a common experience in rental projects since the 1970s. A Regina survey in the fall of 1985 indicated that of every 10 renters who moved out, seven had purchased houses, while two or three had left the city with one returning to the parental home. It was estimated that five of the seven who went into home ownership moved to existing houses. Now it is estimated about half are moving to new houses. It was suggested that there is a significant amount of doubling-up in rental accommodation, especially among the young; more young people also seem to be staying in the parental home.

In this context, rent controls are not an issue, although a guideline of a five-per-cent increase per annum for units four years of age and older is in place. The rent supplement program, to be cost-shared 75/25 per cent by the federal/provincial governments respectively, may provide some relief, but it was argued that a major economic stimulus in terms of private sector development or government spending is required to make a significant change in the poor rental outlook -- at least in the Regina market.

5.1 Consumer Profile

In Saskatchewan, 29 per cent of households are renters compared to a national average of 37 per cent. In demographic terms:

- Most rental households are composed of persons under age 34, with those under 25 having the highest incidence of participation in the market.

- 33 per cent of households consist of individuals living alone; single parents comprise another 17 per cent; unattached individuals living together, nine per cent.

- The greatest incidence of households with affordability problems is found in the rental group. In 1982, 23 per cent of

- The greatest incidence of households with affordability problems is found in the rental group. In 1982, 23 per cent of renters, or about 20,000 households, were in core housing need -- mostly they were households under age 25, over age 65, single parents and/or persons living alone (see Chart 1). Single persons had the highest incidence of core need. On average, renter incomes are approximately half of the incomes of home owners with mortgages.

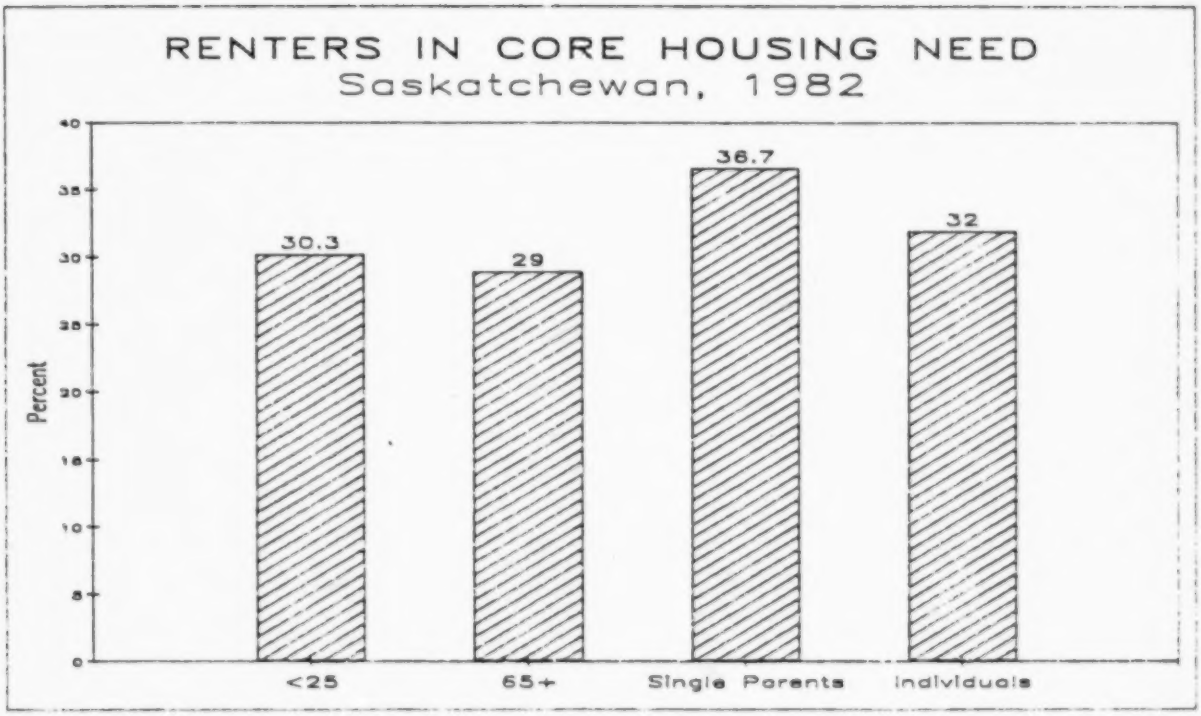
- This level of need cannot be ignored, seminar participants were told. However, it is difficult to justify new public housing units to address the need if these will draw tenants from existing private accommodation. The example cited was Yorkton where there is a lengthy list of persons waiting for public housing, but also a 10 per cent vacancy rate in the private rental market. While application of the rent supplement program may be the most appropriate response, there is an issue of how long to keep the program in place, assuming market conditions will change.

5.2 Rental Accommodation in Rural and Small Urban Areas

In many areas, there is no rental 'market' although walk-up apartments or other options may be included in the local housing stock. In particular, there is a lack of rental accommodation for senior citizens and families. For private developers/builders, sufficient scale may not exist to attract them to the area. For the public sector, decisions must be made as to whether: (a) public or assisted social housing projects in a particular area will discourage private sector involvement -- especially where relatively few units, or one large project, may meet foreseeable requirements over the short term; and (b) whether such projects run the risk of unacceptably high vacancies over the intermediate term.

There was recurring debate during the seminar about the extent of vacancies in social housing in certain localities -- especially elderly persons' housing in rural areas and family housing in northern Saskatchewan. It was argued by some that the level of vacancies is a concern, and reflects inadequate research, lack of coordination among public programs, and over-building by the public sector.

CHART 1



SOURCE:

Canada Mortgage and Housing Corporation.

Note also was made of the problem of inflexible units -- i.e., units targeted to one subgroup and difficult to convert for use by another subgroup. Both the private and public sectors could be more innovative in terms of housing designs and types to address this problem, it was suggested.

6.0 RENOVATION/REHABILITATION

These activities are expected to comprise a growth sector in the housing industry, as it adjusts to fewer opportunities in new construction and to the market potential of an aging housing stock.

About one-third of Saskatchewan's housing units require repair. To date, public sector grants have stimulated much of the renovation/rehabilitation activity in inner cities and rural areas. However, individual home owners using private sources of financing are becoming active in the marketplace, and are seeking out quality contractors and materials. This investment is still very selective. In Regina, for example, the Cathedral and Lakeview areas are receiving significant private investment (preceded in the Cathedral neighbourhood by public sector improvement programs). In other parts of the inner city, however, private investment is weaker and more risky.

In rural Saskatchewan, where nearly 42 per cent of housing was estimated to require repair in 1982, the provincial government provided more than $9 million in renovation assistance in 1985. However, there is an untapped market for private sector activity in these areas as well, the seminar was told.

The private investors in Regina tend to be young and not necessarily high-income households that desire to live in older neighborhoods with mature landscaping and proximity to the downtown. Those receiving public assistance under RRAP, in contrast, tend to be senior citizens whose low incomes make it difficult for them to undertake the major repairs their houses often require.

The seminar was told that the housing industry in Saskatchewan is showing increased interest in retraining and upgrading to respond to the need for renovation/rehabilitation. Considerable impetus is coming from those previously involved in energy retrofitting/upgrading. A program of introductory seminars has been implemented, to be followed by technical workshops on specific topics. In general, however, this component of the industry is not well organized and does not yet have a governing body.

6.1 RRAP

The federal RRAP and former companion Neighborhood Improvement Program (NIP) have been important components of an overall inner city renewal thrust in Regina:

- Since 1975, some $10 million have been invested under RRAP, of which $2.4 million have been private dollars. Some 1,500 owner-occupied and 500 rental units have been improved under the program, often with supplementary assistance from provincial or federal grants for energy improvements, or for senior citizens' home renovations.

- In recent years, the city has put some $21 million in additional investment into improvements in the hard and soft infrastructure of inner city neighborhoods ($14 million in a hard infrastructure 'catch-up' program, and $7 million spent or budgeted for neighborhood improvement -- including 15-20 per cent per further infrastructure improvements).

- City development planning has attempted to recognize the distinctive functions of inner city neighborhoods and, at the same time, preserve their character and quality-of-life. Policies on future development/land use are now being followed by neighbourhood plans for each inner city area.

This kind of focus and concentration of resources has produced a turnaround in otherwise deteriorating neighbourhoods, the seminar was told. Some efforts have been more successful than others, but overall there has been appreciable physical and social improvement. Concern was expressed, however, that recent changes in RRAP will lessen its effectiveness as a tool for inner city renewal. Two changes are of particular concern:

-- The program will no longer be explicitly targeted to geographic areas. Persons who meet income and other criteria will be eligible for RRAP regardless of their location. Because many low-income households are concentrated in the inner city, considerable RRAP activity may still occur in these neighbourhoods. However, it was argued, the move to 'universality' creates the potential for diffusion of resources and impact. Elimination of the objective of inner city revitalization means RRAP is now exclusively a social housing program. In response, it was argued that the revitalization and social assistance objectives raised a policy conflict within RRAP. Inequities were created between those urban areas included/excluded from the program, and those neighbourhoods and needy individuals targeted/not targeted under RRAP. The new guidelines make RRAP available to all urban areas and households which meet program criteria. Thus, accessibility and equity will be improved. In counter-argument, it was stated that RRAP was well targeted to needy households. In Regina, most assisted households had incomes of $19,000, and much of the assistance went to costly foundation and other structural improvements that may not otherwise have been undertaken. Moreover, it was suggested that a component of the previous program could have been used, with some modifications, to assist cases outside designated RRAP districts.

-- While the maximum income eligible for assistance has been raised from $22,000 to $24,000 in Saskatchewan, the income cut-offs per household size are now absolute compared to a sliding-scale approach used in the past. Had this new regime been in place in Regina in 1985, 25 per cent of applicants would have been cut out of the program; in Saskatoon, 40 per cent would have been affected. The cut-offs will create inequities and may encourage distortion of income data, it was argued. The income schedule also may have the effect of further concentrating benefits among households of senior citizens rather than low-income families.

Two additional criticisms were raised:

-- The new program contains a previous requirement that only mandatory/structural repairs be undertaken. In Regina, foundation work frequently is required and takes a major portion of the RRAP allocation to households. However, the livability of a unit, especially for senior citizens, often is related just as much to basic items such as a new kitchen floor or counter top.

-- The time required for completing the policy review process and new funding agreements with the provinces was underestimated. As a result, delivery of RRAP has been impeded and the City of Regina has had to assume all local operating costs for the program. Other municipalities have laid off their employees which will be detrimental to future delivery capacity, it was noted. The timing also was poor from the perspective of the construction industry on the Prairies, given the short construction season and the

preference of many contractors to engage in new construction rather than rehabilitation during the peak season.

Seminar participants were told that while significant advances had been made under RRAP, the job was not completed in the target areas. New demands were rising from a continually aging stock as well as new owners moving into these neighbourhoods.

Delivery agents across Canada have called for an immediate review of the new program with, at minimum, a return to the sliding-scale approach to assistance. However, some seminar participants argued that the issue really rests with provinces and/or municipalities in terms of whether they are prepared to put up their own monies to support a program approach they believe should be continued.

APPENDICES

APPENDIX A

Housing in Saskatchewan: Seminar Agenda

July 4	A.M. 9:00 - 9:05	Introductory Remarks
	9:05 - 10:30	An Overview of Saskatchewan Trends
	10:45 - 12:30	The Government Role in Housing: Future Directions
	P.M. 2:00 - 3:30	The Ownership Market
	3:45 - 5:00	The Rental Market
July 5	A.M. 9:00 - 10:30	Housing Renovation/Rehabilitation
	10:45 - 12:30	Housing Requirements in Small Centres, Rural and Remote Areas

APPENDIX B

Housing in Saskatchewan: Seminar Participants

NAME	AFFILIATION
1. Calder Hart	President, Saskatchewan Housing Corporation (SHC)
2. Larry Little	Vice-President, Research and Policy Development, SHC
3. Glen Silliphant	Vice-President, Programs, SHC
4. Ron Styles	Executive Director, Policy Development and Intergovernmental Affairs, SHC
5. Allyce Vanderleest	City of Regina
6. Lynda Fritz-Achter	City of Regina
7. Allan Wallace	City of Saskatoon
8. Ron Perrault	Manager, Royal Bank of Canada
9. Greg Wallace	Corporate Financial Services, Credit Union Central
10. Glenda Yeates	Saskatchewan Department of Finance
11. Karen Layng	Saskatchewan Department of Finance
12. William A. Dodge	Regina Chapter, Mortgage Loans Association of Canada
13. Francis Belle	Saskatchewan House Builders Association
14. Doug Rogers	Property Manager, Cairns Homes Ltd. (Regina)

NAME	AFFILIATION
15. Grant Robertson	Cairns Homes Ltd. (Saskatoon)
16. Jerry Cimmeck	Crawford Homes Ltd.
17. Steve Hall	Regional Economist, Canada Mortgage and Housing Corporation
18. Cam McCallum	Provincial Director, Canada Mortgage and Housing Corporation
19. Don Marks	Canada Mortgage and Housing Corporation
20. Gary Glauser	Canada Mortgage and Housing Corporation
21. Peter Spurr	Senior Researcher, Research Division, Canada Mortgage and Housing Corporation, National Office
22. Gary Tompkins	Department of Economics, University of Regina
23. Alan F.J. Artibise	Director, Institute of Urban Studies (IUS)
24. Tom Carter	Assistant Director, IUS
25. Wendelin A. Fraser	Publications and Development Officer, IUS
26. Deborah M. Lyon	Research Officer, IUS

TABLE 2

Population In Saskatchewan By Age Group[1,2]

Year	Total	0-4	5-9	10-14	15-19	20-24
1961	925,181	113,755	106,886	94,273	72,864	56,996
1966	955,344	107,515	110,130	103,304	88,412	62,150
1971	926,245	79,170	99,005	102,255	95,760	68,850
1976	921,325	74,675	78,035	95,305	96,925	81,415
1981	968,310	81,425	77,410	79,775	94,945	89,055
Projected						
			('000)			
1986	1,034.4	85.5	82.8	79.1	80.4	95.4
1991	1,095.3	81.2	86.9	84.0	79.6	81.8
1996	1,143.7	71.1	82.5	88.3	84.4	80.8
2001	1,182.2	65.5	72.3	83.8	88.7	85.3
2006	1,215.6	65.8	66.6	73.5	84.1	89.6

SOURCE: - Statistics Canada/Dominion Bureau of Statistics, Census Of Canada, 1961, 1966, 1971, 1976 and 1981.
- M.V. George and J. Perreault, Population Projections For Canada, Provinces and Territories, 1984-2006 (Ottawa: Statistics Canada/Minister of Supply and Services Canada, May 1985). (Catalogue #91-520).

NOTES:
1. Totals may not reconcile precisely due to the Statistics Canada pratice of rounding.
2. The projections, published by Statistics Canada in 1985, are based on 1983 population estimates and recent demographic trends. The assumptions were most fully developed to 1996; projections for 2001 and 2006 should be viewed with caution. Five projections were published reflecting different assumptions about demographic trends. The data used above are from Projection #1, a scenario considered to incorporate the most plausible course of events in the short term. The scenario also is consistent with Projection A in a series published by Statistics Canada in 1981.

TABLE 2 CONTINUED

25-34	35-44	45-54	55-64	65-74	75+	Median Age
113,556	115,833	97,430	68,018	53,496	32,074	N/A
104,651	110,413	103,270	76,617	51,286	37,596	N/A
100,325	99,035	101,835	85,200	54,090	40,715	26.7
116,025	90,805	96,855	89,110	60,950	41,225	27.6
148,520	97,070	92,510	91,430	70,105	46,060	28.7
			('000)			
175.9	121.6	90.9	91.8	77.2	53.9	30.1
192.8	155.3	98.9	89.5	80.9	64.4	31.9
184.4	182.1	124.3	88.9	82.7	74.1	34.0
169.9	197.6	157.9	97.5	81.6	81.9	36.3
172.5	188.5	184.2	122.9	81.7	86.5	38.2

TABLE 3

Five Year Changes in Population By Age Group,
Province of Saskatchewan,
1981 - 2001

	1981-86	1986-91	1991-96	1996-2001
0-4	+4,075	-4,300	-10,100	-5,600
5-9	+5,390	+4,100	-4,400	-10,200
10-14	-675	+4,900	+4,300	-4,500
15-19	-14,545	-800	+4,800	+4,300
20-24	+6,345	-13,600	-1,000	+4,500
25-34	+27,380	+16,900	-8,400	-14,500
35-44	+24,530	+33,700	+26,800	+15,500
45-54	-1,610	+8,000	+25,400	+33,600
55-64	+370	-2,300	-600	+8,600
65-74	+7,095	+3,700	+1,800	-1,100
75+	+7,840	+10,500	+9,700	+7,800
Totals	+66,195	+60,800	+48,300	+38,400

SOURCES: M.V. George and J. Perreault, Population Projections For Canada, Provinces and Territories, 1984-2006 (Ottawa: Statistics Canada/Minister of Supply and Services Canada, May 1985). (Catalogue # 91-520).

TABLE 4

Population By Age Group: Regina

Age Group	Total Population June 1981	Five Year Increase 71-76	76-81	81-86	86-91	91-96	96-01
0-4	13,572	-120	1,072	-364	1,782	860	75
5-9	12,849	-2,315	559	944	-347	1,825	853
10-14	12,553	260	-1,542	566	979	-356	1,851
15-19	15,872	1,995	257	-1,759	695	1,104	-430
20-24	18,386	2,865	1,476	467	-2,050	783	1,302
25-29	16,168	3,425	2,723	1,513	464	-1,985	782
30-34	13,243	1,300	3,458	2,166	1,470	438	-1,879
35-39	9,530	65	1,390	3,411	2,155	1,436	454
40-44	8,133	90	298	1,400	3,453	2,161	1,441
45-49	7,739	40	154	302	1,415	3,397	2,120
50-54	7,624	775	149	151	338	1,413	3,435
55-59	7,196	540	616	171	152	333	1,351
60-64	6,211	995	451	623	-814	130	325
65-69	5,175	820	700	452	568	169	158
70 plus	10,039	980	1,334	3,169	3,077	3,099	2,667
TOTAL	164,290	11,725	13,100	14,212	13,327	14,817	14,505

SOURCE: Statistics Canada and Regina City Planning Department.

TABLE 5

Population Change In Saskatchewan Centres

Size of Centre	Number of Centres	Declining 1961-81 No.	Declining 1961-81 Per Cent	Population 1961	Population 1981	Per Cent Change	Annual Change No.	Annual Change Per cent
Under 250	261	235	90	41,538	28,426	-32.0	-656	-1.6
250 - 499	103	59	57	37,582	37,216	- 1.0	- 18	-0.05
500 - 999	73	20	27	40,666	50,203	24.0	477	1.2
1,000 - 4,999	58	11	19	85,119	111,325	31.0	1,310	1.6
5,000 - 9,999	4	1	25	26,059	29,799	14.0	187	0.7
10,000 plus	8	0	--	304,119	441,291	45.0	6,859	2.3
TOTAL	507	326	64	535,083	698,260	31.0	8,159	1.6

SOURCE: Statistics Canada: Censuses 1961, 1981.

TABLE 6

Estimated Net Migration: Saskatchewan

Period(1)	Net International Migration	Net Interprovincial Migration	Total Net Migration
1961-62	-2,498	-9,970	-12,468
1962-63	-2,743	-11,268	-14,011
1963-64	-2,695	- 6,386	- 9,081
1964-65	-2,719	- 5,751	- 8,470
1965-66	-1,735	- 8,719	-10,454
1966-67	- 800	-10,027	-10,827
1967-68	-1,046	- 8,447	- 9,493
1968-69	580	-13,193	-12,613
1969-70	126	-25,556	-25,430
1970-71	- 443	-24,176	-24,619
1971-72	- 200	-19,207	-19,407
1972-73	- 74	-16,164	-16,238
1973-74	56	-11,604	-11,548
1974-75	402	378	780
1975-76	981	5,845	6,826
1976-77	982	3,182	4,164
1977-78	430	- 1,719	- 1,289
1978-79	259	- 2,878	- 2,619
1979-80	2,236	- 4,493	- 2,257
1980-81	2,106	- 3,808	- 1,702
1981-82 (2)	1,573	- 323	1,250
1982-83 (2)	1,107	3,580	4,687
1983-84 (2)	1,031	4,202	5,233
1984-85 (2)	1,257	- 346	911

SOURCES: Statistics Canada, Current Demographic Analysis - Report on the Demographic Situation in Canada 1983 (Cat. #91-209E).

Statistics Canada, International and Interprovincial Migration in Canada (Cat. #91-208).

Statistics Canada, Postcensal Annual Estimates of Population by Marital Status, Age, Sex and Components of Growth for Canada, Provinces and Territories, June 1, 1985 (Cat. #91-210).

NOTES:
1. Based on a June to May Year.
2. Preliminary estimates.

TABLE 7

Change In Household Distribution In Saskatchewan

Year	Rural Households	Urban Households	Households In Regina CMA	Households In Saskatoon
1961	55.6%	44.4%	12.3%	10.6%
1966	48.5	51.5	14.3	12.7
1971	44.4	55.6	15.9	14.4
1976	41.4	58.6	17.1	15.4
1981	38.2	61.8	17.6	17.2
Change 1961-81	-6.8	+88.7	+94.8	+121.3

SOURCE: Statistics Canada: Census of Canada 1961, 1966, 1971, 1976 and 1981

TABLE 8

Change In Rural And Urban Households In Saskatchewan

Period	Change in Number Of Private Households (%)	Change in Rural Households Total (%)	Farm (%)	Non-Farm	Change in Urban Households (%)
1961-66	+6.3	-7.3	-7.5	-7.1	+23.4
1966-71	+2.7	-6.0	-14.7	+4.5	+10.8
1971-76	+8.7	+1.3	-13.2	+15.5	+14.6
1976-81	+10.8	+5.6	- 0.9	+10.4	+16.9

SOURCE: Statistics Canada: Census Of Canada 1961, 1966, 1971, 1976 and 1981.

TABLE 9

Distribution of Households by Type

Year	Family	Non-Family
	%	%
1961	84	16
1966	82	18
1971	79	21
1976	77	23
1981	73	27
- -		
1986	72	28
1991	71	29
1996	71	29
2001	70	30

SOURCE: Statistics Canada and Canada Mortgage and Housing Corporation projections.

NOTES: The declining significance of family households means the building industry can no longer focus on the "normal" family--husband, wife and two children.

TABLE 10

Projected Trends In Household Size

Year	Persons Per Household
1961	3.6
1966	3.6
1971	3.4
1976	3.1
1981	2.8
1986	2.8
1991	2.7
1996	2.6
2001	2.6

Year	No. of People	Persons Per Household	No. of Households	Increase
1961	1,000	3.6	278	--
1981	1,000	2.8	357	79
2001	1,000	2.6	358	28

SOURCE: Statistics Canada and CMHC Projections

NOTE: A slowing trend toward smaller households will reduce household growth.

TABLE 11

Projected Aging Of The Population

Year	Median Age	Percentage in Prime Household Formation And Home Buying Age Group (20-34)	Percentage Of Elderly (65 plus)
1971	26.7	18	10
1976	27.6	21	11
1981	28.7	25	12
1986	30.1	26	13
1991	31.9	25	13
1996	34.0	23	14
2001	36.3	22	14
2006	38.2	21	15

SOURCE: Statistics Canada and CMHC Projections.

NOTES: An aging population generates less demand and a different type of demand.

TABLE 12

Household Growth, 1971-1981

Size of Centre	Household Change				Annual Growth*
	1971	1981	Change		1971 - 1981
			No.	Per Cent	(Hhlds)
Under 250	11,201	11,400	199	1.8	20
250 - 499	12,264	15,040	2,776	22.6	278
500 - 999	15,025	21,735	6,710	44.7	671
1,000 - 4,999	28,464	35,075	6,611	23.2	661
5,000 plus	120,385	170,225	49,840	41.4	4,984
TOTAL	187,339	253,475	66,136	35.2	6,614

* Annual growth derived by dividing household growth by number of years

SOURCE: Statistics Canada: Censuses 1971, 1981

TABLE 13

Household Growth By Age In Rural Centres, 1971-1981

Age Category	Households	Households	Change 71-81	
	1971	1981	No.	Per cent
Under 25	2,840	6,110	3,270	115
25 - 34	8,220	15,555	7,335	89
35 - 44	8,690	9,755	1,065	12
45 - 54	9,445	9,305	-140	-1
55 - 64	10,990	11,965	975	9
65 plus	19,650	24,435	4,785	24
TOTAL	59,845	77,135	17,290	29

SOURCE: Statistics Canada: Censuses 1971 and 1981

NOTE: Rural centres are those with less than 1,000 people

TABLE 14

Percentage Distribution of Households by Age, 1981

	Under 25	25 - 44	45 - 64	65 plus
Saskatchewan	10.3	37.1	30.5	22.2
Urban Centres	13.0	38.5	27.4	21.0
Rural Centres	6.6	26.3	28.8	38.2
Rural Farm	5.6	39.9	39.3	15.3

SOURCE: Statistics Canada: Census 1981

NOTES:
1. Urban centres are those with 1,000 or more people
2. Rural centres are those with less than 1,000 people
3. Rural farm encompasses population living on farms or in unincorporated hamlets

TABLE 15

Household Growth by Type of Household, 1971-1981

	Urban Centres	Rural Centres
Family		
1971	115,220	45,140
1981	142,730	55,950
Change		
No	27,510	10,810
per cent	24%	24%
Non-Family		
1971	33,630	15,010
1981	62,570	21,185
Change		
No	28,940	6,175
per cent	86%	41%

SOURCE: Statistics Canada: Censuses 1971 and 1981

NOTES: 1) Urban centres are those with 1,000 or more people
2) Rural centres are those with less than 1,000 people

TABLE 16

Regina Household Growth: 1981 - 2001

Age of Household Head	1981 Households	Five Year Increase 81-86	86-91	91-96	96-01	1981 - 2001 Increase
15-24	7,790	-736	-211	638	539	230
25-44	25,145	7,196	2,718	-174	-2,383	7,357
45-64	16,495	3,195	1,737	4,108	6,438	15,478
65 plus	9,280	2,642	1,472	1,366	1,217	6,697
Total Household Growth		12,297	5,717	5,938	5,811	29,762
Annual Household Growth		2,459	1,143	1,188	1,162	1,488

SOURCE: Statistics Canada And CMHC Projections.

TABLE 17

The Propensity To Form Households In Regina

Age Category	1981 Population	1981 Households	Ratio of Households/Population
15-24	34,258	7,675	.22
25-34	29,411	15,615	.53
35-44	17,663	9,660	.55
45-54	15,363	8,740	.57
55-64	13,407	7,785	.58
65 plus	15,214	9,240	.61

SOURCE: Statistics Canada

TABLE 18

Regina Households By, Size 1971-1981

Number of Persons In Household	Distribution of Households 1971		1981	
	No	%	No	%
One	7,315	17	14,010	24
Two	11,190	26	16,970	29
Three	7,120	17	9,780	17
Four Plus	16,980	40	17,930	30
Total Households	42,595	100	58,690	100

SOURCE: Statistics Canada

TABLE 19

Marital Status Of Regina Households, 1961-1981

Marital Status	Distribution of Households					
	1961		1971		1981	
	No	%	No	%	No	%
Married	24,751	82	31,780	75	36,955	63
Single Never Married	2,178	7	5,160	12	10,425	18
Widowed	2,974	10	4,635	11	5,705	10
Divorced/Separated	222	1	1,005	2	5,615	10

SOURCE: Statistics Canada

TABLE 20

Distribution Of Households By Type: Regina 1971 and 1981

Type Of Household	1971 Number	1971 Per cent	1981 Number	1981 Per cent
Family				
Husband And Wife	29,690	70	36,710	63
With Children	19,220	45	23,230	40
Without Children	10,470	25	13,480	23
Lone Parent	3,535	8	5,070	9
Non Family				
All Non Family	9,370	22	16,935	29
Single Person	7,280	17	14,010	24
Two Or More Persons	2,090	5	2,925	5
Total Households	42,595	100	58,700	100

SOURCE: Statistics Canada

TABLE 21

Saskatchewan Dwelling Starts By Type
(Five-Year Averages)

	Single-Detached		Multiple	
Period	No.	%	No.	%
1961-65	4,784	76.5	1,469	23.5
1966-70	3,395	62.8	2,009	37.2
1971-75	5,104	77.4	1,492	22.6
1976-80	6,122	57.2	4,575	42.8
1981-85	3,174	51.8	2,954	48.2

SOURCE: Canada Mortgage and Housing Corporation, Canadian Housing Statistics, selected issues.

TABLE 22

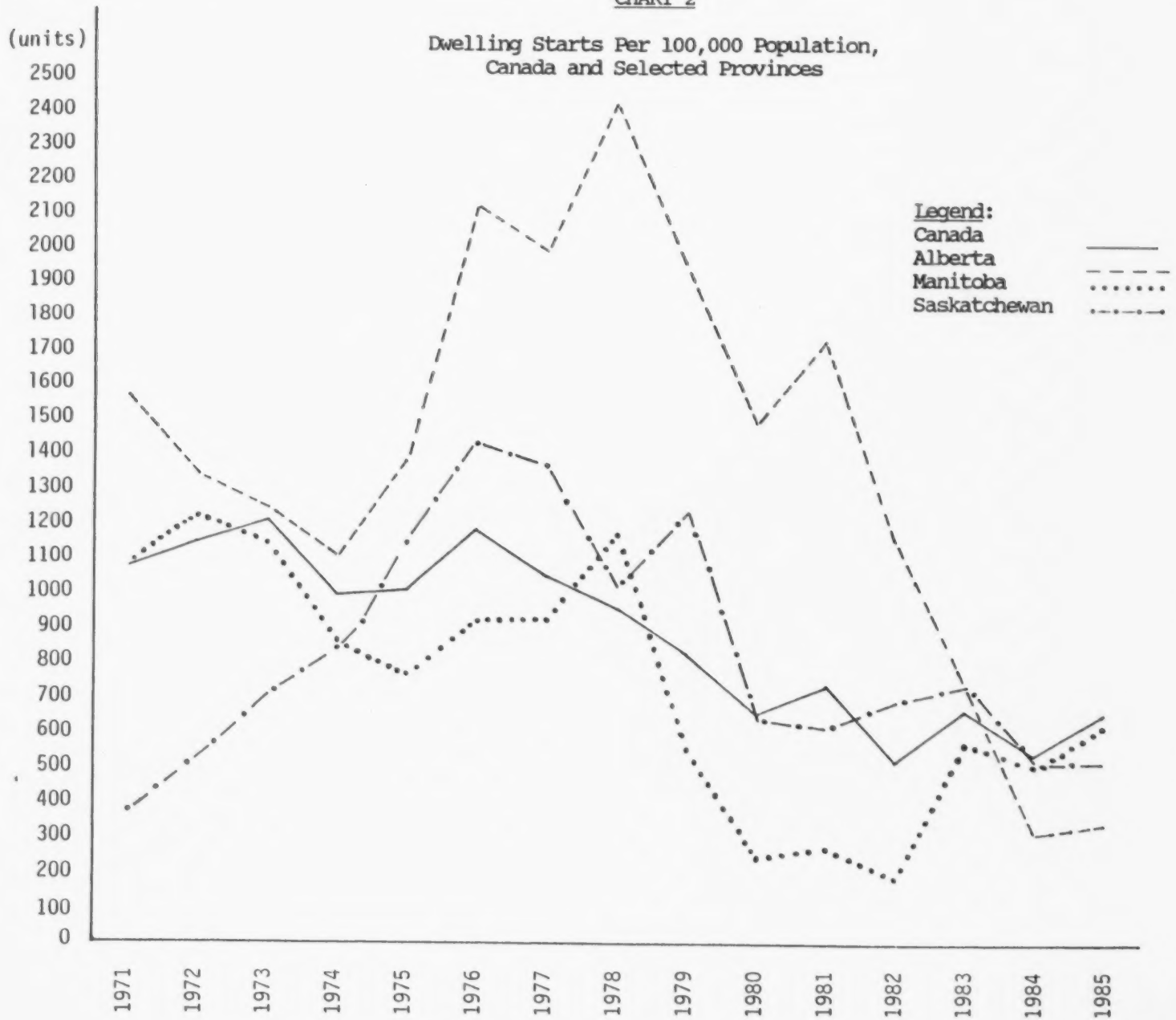
Dwelling Starts In Saskatchewan By Area (Five-Year Averages)

	Saskatchewan		Regina		Saskatoon		Other Urban[1]		Rural & Urban Under 10,000[1]	
Period	No.	%	No.	%	No.	%	No.	%	No.	%
1961-65	6,253	100.0	1,546	24.7	1,341	21.4	637	10.2	2,729	43.7
1966-70	5,404	100.0	1,166	21.6	1,580	29.2	622	11.5	2,036	37.7
1971-75	6,596	100.0	1,846	28.0	1,287	19.5	1,141	17.3	2,322	35.2
1976-80	10,697	100.0	2,455	23.0	3,266	30.5	1,694	15.8	3,282	30.7
1981-85	6,128	100.0	1,485	24.2	2,310	37.7	993	16.2	1,340	21.9

SOURCE: Canada Mortgage and Housing Corporation, Canadian Housing Statistics, selected years.

NOTES: 1. For centres of 5,000 population over/under in 1961 only.

CHART 2


Dwelling Starts Per 100,000 Population,
Canada and Selected Provinces
(units)
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2400
2300
2200
2100
2000
1900
1800
1700
1600
1500
1400
1300
1200
1100
1000
900
800
700
600
500
400
300
200
100
0
1971
1972
1973
1974
1975
1976
1977
1978
1979
1980
1981
1982
1983
1984
1985
Legend:
Canada
Alberta
Manitoba
Saskatchewan

CHART 3

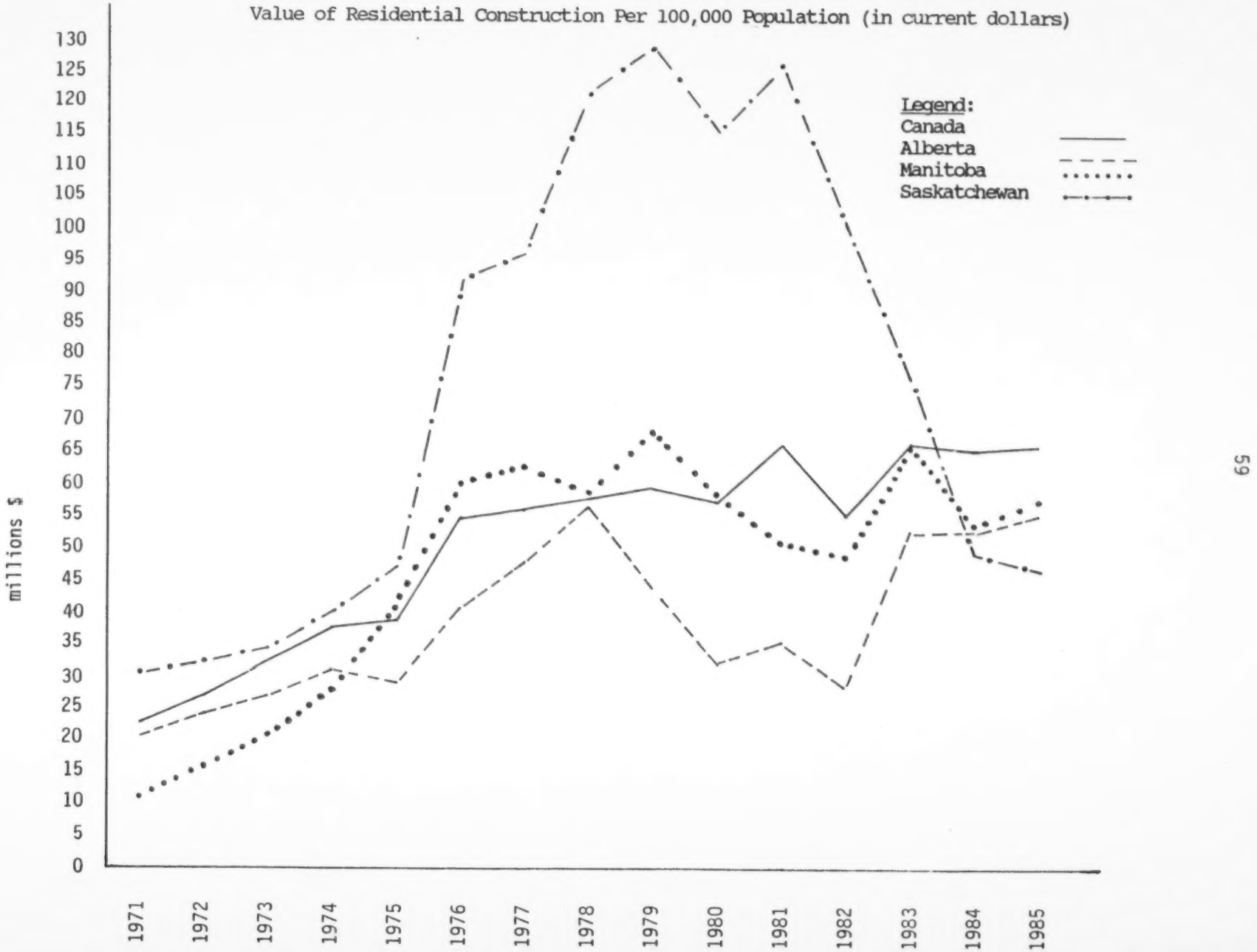

Value of Residential Construction Per 100,000 Population (in current dollars)
millions $
130
125
120
115
110
105
100
95
90
85
80
75
70
65
60
55
50
45
40
35
30
25
20
15
10
5
0
1971
1972
1973
1974
1975
1976
1977
1978
1979
1980
1981
1982
1983
1984
1985
Legend:
Canada
Alberta
Manitoba
Saskatchewan

TABLE 23

Projected Level of New Construction In Saskatchewan: 1986-2000

(Annual Averages)

	Dwelling Starts
1961-65	6,253
1966-70	5,404
1971-75	6,595
1976-80	10,697
1981-85	6,128

Projected	CMHC	SHC
1986-90	4,500	5,600
1991-95	3,200	6,300
1996-2000	2,700	--

NOTE: CMHC estimates have not built in replacement requirements.

TABLE 24

Regina Dwelling Units By Type 1961-1985

Year	Single Detached		Multiple	
	Number	Per cent	Number	Per cent
1961	21,544	76	6,771	24
1966	25,544	69	11,608	31
1971	29,050	69	13,240	31
1976	33,310	67	16,490	33
1981	40,765	67	19,658	33
1985	44,784	67	22,209	33

SOURCE: Statistics Canada And City of Regina

TABLE 25

Annual Regina Housing Requirements By Tenure

	1981-1986	1986-1991	1991-1996	1996-2001
Ownership	1,775	817	825	870
Rental	684	326	363	292
Total	2,459	1,143	1,188	1,162

SOURCE: Based On CMHC Projections

TABLE 26

Dwelling Conditions In Saskatchewan (1981 Census)[1]

	No.	%
Total Occupied Private Dwellings	332,715	100.0
Require Major Repair	25,665	7.7
Require Minor Repair	67,395	20.3
Subtotal	93,060	28.0
Require Major Repair		
Owned	18,785	73.2
Rented	6,880	26.8
Subtotal	25,665	100.0
Require Minor Repair		
Owned	50,265	74.6
Rented	17,130	25.4
Subtotal	67,395	100.0
Major Repair By Age Of Structure		
		% Of Age Group
1920 or Earlier	5,530	17.8
1921-1945	7,800	15.2
1946-1960	6,960	9.3
1961-1970	3,115	4.5
1971-1981	2,265	2.1
Subtotal	25,670	7.7
Major Repair By Structure Type		
		% Of Category Type
Single-Detached	22,085	8.6
Apartment	1,885	4.5
Row/Duplex	870	4.5
Other	820	5.8
Subtotal	25,660	7.7
Major Repair By Area		
		%
Regina	3,395	13.2
Saskatoon	2,650	10.3
Other	19,620	76.5
Subtotal	25,665	100.0

SOURCE: Statistics Canada, 1981 Census Of Canada (Cat. (3-944).

NOTES;
1. Totals may not reconcile due to the Statistics Canada practice of rounding.
2. 1981 Data are for the first five months of the year only.

TABLE 27

Dwellings By Period Of Construction, 1981

	Percentage Distribution By Age					
	61+ Yrs	36-60 Yrs	21-35 Yrs	11-20 Yrs	6-10 Yrs	<5 Yrs
Urban Centres	6.7	12.6	23.3	23.3	12.8	21.1
Rural Centres	11.8	19.4	20.2	16.7	11.9	20.0

SOURCE: Statistics Canada: Census 1981

NOTES: 1) Urban centres are those with 1,000 or more people
2) Rural centres are those with less than 1,000 people

TABLE 28

Value Of Residential Construction In Saskatchewan
(In Current Dollars)

Year	Total	New[1] ($000)	Repair	Repair as % of Total
1971	$107,859	$ 59,689	$ 48,170	44.7
1972	142,419	93,229	49,190	34.5
1973	196,033	144,055	51,978	26.5
1974	252,751	213,284	39,467	15.6
1975	368,435	324,922	43,513	11.8
1976	556,110	504,507	51,603	9.3
1977	591,486	532,742	58,744	9.9
1978	564,309	500,181	64,128	11.4
1979	654,306	580,133	74,173	11.3
1980	561,890	481,481	80,409	14.3
1981	493,190	403,452	89,738	18.2
1982	482,950	385,649	97,301	20.1
1983	650,885	541,084	109,801	16.9
1984(2)	547,042	431,798	115,244	21.1
1985(2)	591,265	470,895	120,370	20.3

SOURCE: Statistics Canada, Construction In Canada (Catalogues #64-201 and 64-502).

NOTES: 1) Includes major renovations, conversions and alterations where either a structural change occurs or the life of the asset is extended beyond normal life expectancy.
2) Preliminary estimates.

TABLE 29

Summary Of MLS Data: Saskatoon

Year	Listings	Sales	Ratio: Sales/Listings	Average Unit Price[1]	Annual Average Price Change (%)	Ratio: MLS Sales/Single Starts
1981	5,566	2,512	0.45	$ 65,038	-	2.8
1982	5,993	2,118	0.35	61,250	-5.8	3.0
1983	5,867	2,506	0.43	65,832	7.5	1.9
1984	5,554	2,542	0.46	67,083	1.9	3.1
1985	5,925	2,876	0.48	68,454	2.0	3.3

SOURCE: Saskatchewan Housing Corporation

NOTES: 1. In current dollars.

TABLE 30

Summary Of MLS Data: Regina

Year	Listings	Sales	Ratio: Sales/Listings	Average Unit Price[1]	Annual Average Price Change (%)	Ratio: MLS Sales/Single Starts
1975	3,584	2,581	0.72	$33,767	-	1.3
1976	5,741	2,568	0.45	41,590	23.2	1.4
1977	6,844	2,576	0.38	39,103	-6.0	1.5
1978	6,934	2,595	0.37	44,722	14.4	2.4
1979	7,350	2,595	0.35	47,267	5.7	2.0
1980	7,087	2,510	0.35	48,750	3.1	4.0
1981	6,425	2,619	0.41	54,964	12.7	2.7
1982	7,354	2,610	0.35	55,386	0.8	4.2
1983	6,049	2,650	0.44	59,053	6.6	2.3
1984	6,186	2,698	0.44	59,128	0.1	3.5
1985	6,706	3,013	0.45	61,701	4.3	3.6

SOURCE: Saskatchewan Housing Corporation.

NOTES: 1. In current dollars.

TABLE 31

New Housing Price Indices - Selected Prairie Centres (1981=100)

Year	Regina		Saskatoon		Winnipeg		Calagry		Edmonton	
	Index	% Change	Index	% Change	Index	% Change	Index	% Change	Index	% Change
A. Total Selling Price										
1982	104.6	4.6	100.3	0.3	106.6	6.6	101.2	1.2	98.1	-1.9
1983	107.0	2.3	99.3	-1.0	109.1	2.3	88.3	-12.7	90.5	-7.7
1984	108.5	1.4	99.0	-0.3	113.3	3.8	81.7	- 7.5	85.0	-6.1
1985	109.5	0.9	101.2	2.2	119.2	5.2	83.7	2.4	79.8	-6.1
B. Land Only										
1982	109.1	9.1	102.4	2.4	109.5	9.5	101.8	1.8	99.1	-0.9
1983	114.7	5.1	104.6	2.1	119.5	9.1	98.5	-3.2	83.8	-15.4
1984	128.5	12.0	106.3	1.6	126.7	6.0	94.7	-3.9	77.8	-7.2
1985	133.8	4.1	115.8	8.9	135.7	7.1	97.9	3.4	73.7	-5.3
C. House Only										
1982	103.5	3.5	99.5	-0.5	107.1	7.1	100.9	0.9	97.6	-2.4
1983	105.2	1.6	97.9	-1.6	107.8	0.6	84.2	-16.5	93.8	-3.9
1984	103.6	-1.5	97.3	-0.6	111.1	3.1	76.4	- 9.3	88.5	-5.6
1985	102.8	-0.8	97.1	-0.2	116.0	4.4	78.1	2.2	83.4	-5.8

SOURCE: Statistics Canada, Construction Price Statistics (Cat. #62-007).

TABLE 32

Saskatchewan Housing Corporation's Social Housing Portfolio

Program	Target Group: Seniors	Families	Disabled	Total	Column % Of Total
Rural Housing	-	3,194	-	3,194	15.1
Public Housing	8,941	2,941	179	12,061	57.2
20% Grant (Non-Profit Senior Citizen)	2,516	-	68	2,584	12.3
Urban Native	-	665	-	665	3.2
Non-Profit Rental	208	2,324	44	2,576	12.2
Total	11,665	9,124	291	21,080	100.0
Column % of Total	55.3	43.3	1.4	100	

SOURCE: Saskatchewan Housing Corporation

TABLE 33

Provincially-Assisted Housing Starts In Saskatchewan

Year	Public Housing	Non-Profit Senior Citizen	Co-op	Rural Housing	Non-Profit Rental	Other[1]	Total Assisted Starts	Assisted Starts as % Of All Saskatchewan Starts
1970	69	-	-	-	-	-	69	4.0
1971	325	-	-	-	-	-	325	9.1
1972	286	-	-	-	-	-	286	5.9
1973	570	-	-	-	-	197	767	12.0
1974	519	91	-	-	-	555	1,165	15.2
1975	735	12	74	38	153	645	1,657	15.8
1976	1,553	197	310	202	153	115	2,530	19.2
1977	745	127	117	294	148	-	1,431	11.2
1978	983	-	94	200	-	-	1,277	13.4
1979	1,025	-	185	205	144	-	1,559	13.3
1980	790	171	303	77	314	-	1,655	26.5
1981	850	62	407	142	325	121	1,907	31.9
1982	290	-	336	66	737	128	1,557	22.8
1983	478	104	-	123	623	25	1,353	18.6
1984	816	-	-	254	126	-	1,196	22.9
1985	102	70	-	194	-	-	366	6.8
Total	10,136	834	1,826	1,795	2,723	1,786	19,100	16.1
Total as % of Provincially-Assisted Starts	53.1	4.4	9.6	9.4	14.2	9.3	100	

SOURCE: Saskatchewan Housing Corporation.
NOTE: 1. Includes AHOP, family home purchase, industrial and farm programs.

TABLE 34

Estimated Incomes Of Families And Unattached Individuals In Saskatchewan[1]

	All Areas			Metropolitan Areas			Non-Metropolitan Areas		
Median Year	No. ('000)	Average ($)	Median ($)	No. ('000)	Average ($)	Median ($)	No. ('000)	Average ($)	Median ($)
1973	293	9,258	7,715	117	9,437	7,842	176	9,140	7,658
1975	310	13,081	10,753	133	13,524	11,751	177	12,747	9,601
1977	338	14,666	12,377	81	16,971	15,421	257	13,938	11,522
1979	355	18,377	15,219	131	19,646	16,179	223	17,632	14,802
1981	352	24,026	20,131	125	26,220	23,272	228	22,823	18,306
1982	362	26,578	22,368	133	27,822	23,524	229	25,857	21,714
1984	366	27,679	22,999	140	29,766	25,637	226	26,383	21,532

SOURCE: Statistics Canada, Income Distributions By Size In Canada (Cat. #13-207).

NOTE: 1. Data are based on an annual survey of private households. Sample size alternates to enable on a biennial basis to collect sufficient data to report provincial (as opposed to regional) incomes. The pattern was reversed in 1982 when the major survey was switched to even-numbered from odd-numbered years.

TABLE 35

Estimated Family Incomes In Saskatchewan[1]

Year	All Areas			Metropolitan Areas			Non-Metropolitan Areas		
	No. ('000)	Average ($)	Median ($)	No. ('000)	Average ($)	Median ($)	No. ('000)	Average ($)	Median ($)
1973	216	11,032	9,603	75	12,237	11,207	140	10,385	8,808
1975	222	15,874	13,646	89	17,156	15,851	134	15,021	11,888
1977	233	17,960	16,139	56	20,848	18,827	177	17,048	14,978
1979	237	22,874	20,422	78	26,549	24,199	159	21,080	18,446
1981	248	28,743	25,655	84	32,451	29,133	165	26,862	22,778
1982	254	32,005	28,573	84	35,550	32,069	171	30,270	26,749
1984	256	33,090	29,216	88	37,331	35,065	168	30,854	26,730

SOURCE: Statistics Canada, Income Distributions By Size In Canada (Cat. #13-207)

NOTES: 1. Data are based on an annual survey of private households. Sample size alternates to enable sufficient data to be collected to report provincial (as opposed to regional) incomes on a biennial basis. The pattern was reversed in 1982 when the major survey was switched to even-numbered rather than odd-numbered years.

TABLE 36

Private Households In Owner-Occupied Non-Farm Dwellings,
Showing Owners' Major Shelter Payments As A Percentage Of 1980 Household Income[1]

% Of Income To Major Payments	Canada		Prairie Provinces		Saskatchewan	
	Households	% Of Households	Households	% Of Households	Households	% Of Households
<15%	2,410,845	49.2%	408,085	48.4%	103,020	52.2%
15-19	757,290	15.5	120,760	14.3	29,045	14.7
20-24	574,660	11.7	99,025	11.7	22,205	11.2
25-29	374,740	7.7	70,060	8.3	14,600	7.4
30-34	225,980	4.6	43,465	5.2	8,580	4.4
35-39	135,685	2.8	26,710	3.2	5,120	2.6
40-49	143,525	2.9	26,785	3.2	4,985	2.5
50-plus	273,795	5.6	47,700	5.7	9,925	5.0
Totals	4,896,520	100.0	842,590	100.0	197,480	100.0
Average Household Income	$28,822				$25,170	

SOURCE: Statistics Canada, Market Research Handbook 1984, Table 5-9. (Based on 1981 census data).

NOTE: 1. Owners' major payments include electricity; oil, gas, coal, wood or other fuels; water and other municipal services; monthly mortgage payments; and property taxes.

TABLE 37

Private Households In Tenant-Occupied Non-Farm Dwellings, Showing Gross Rent As A Percentage Of 1980 Household Income[1]

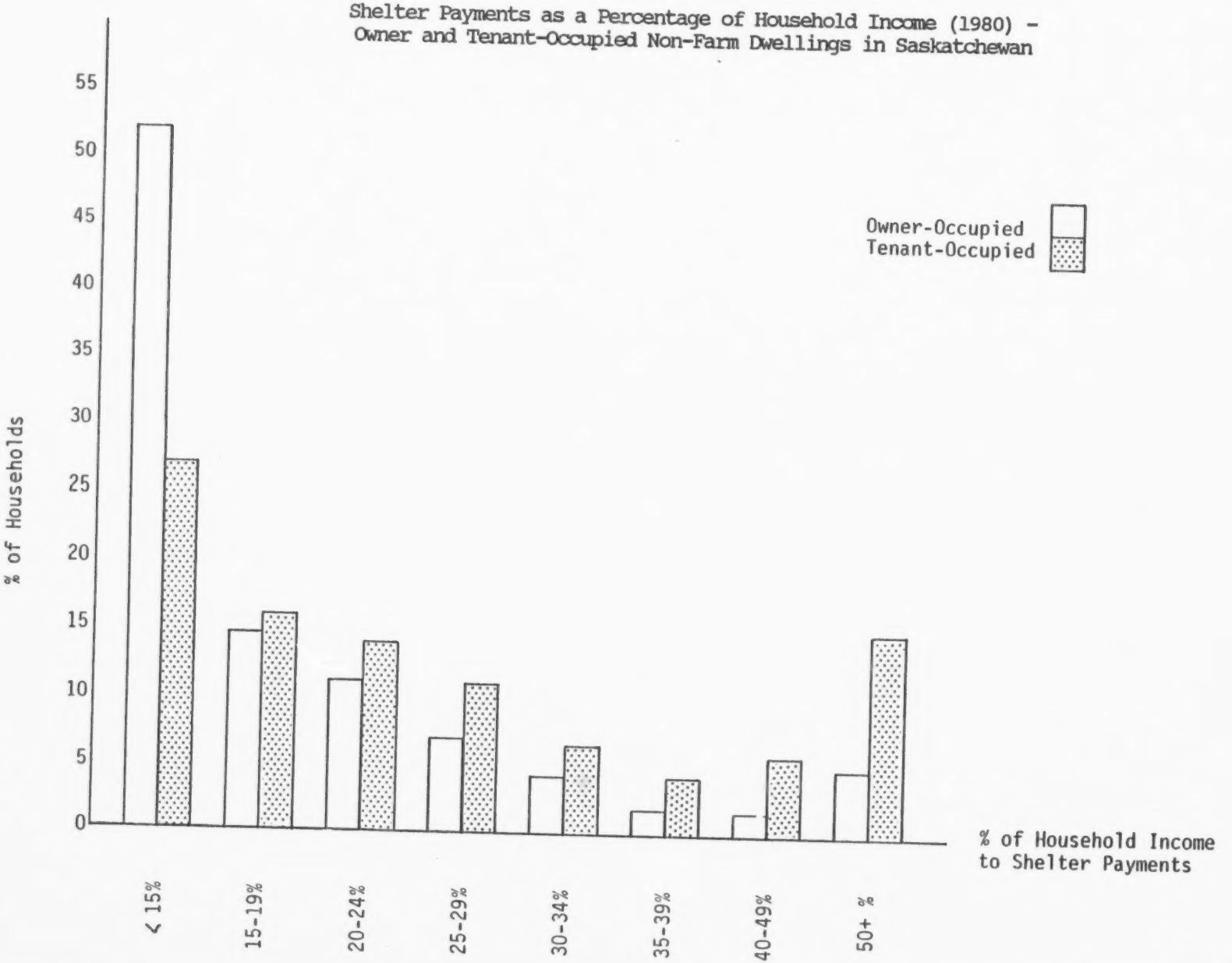
% Of Income To Gross Rent	Canada		Prairie Provinces		Saskatchewan	
	Households	% Of Households	Households	% Of Households	Households	% Of Households
<15%	883,225	28.5%	110,895	23.0%	23,780	27.4%
15-19	548,030	17.7	78,600	16.3	13,570	15.6
20-24	432,195	14.0	71,550	14.8	12,175	14.0
25-29	289,330	9.3	56,760	11.7	9,775	11.2
30-34	189,480	6.1	36,660	7.6	5,925	6.8
35-39	133,715	4.3	23,985	5.0	3,705	4.3
40-49	178,285	5.8	28,975	6.0	4,905	5.6
50-Plus	443,590	14.3	75,110	15.6	13,105	15.1
Totals	3,097,850	100.0	482,535	100.00	86,940	100.0
Average Household Income	$17,587		-		$15,802	

SOURCE: Staatistics Canada, Market Research Handbook 1984, Table 5-10.

NOTE: 1. Gross rent is the total average monthly payment for shelter including, where applicable: payments for electricity; fuel; water and other municipal services; and monthly cash rent.

CHART 4

Shelter Payments as a Percentage of Household Income (1980) -
Owner and Tenant-Occupied Non-Farm Dwellings in Saskatchewan



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